How to Open a Bank Account Without a Social Security Number

What Documents Do I Need?

Here are examples of documents that may be used for each ID requirement. Requirements may vary by bank; check a local branch for specific required documents. Typically, individuals will need one item from each of the following categories:

Name:
- Unexpired Passport
- Birth Certificate
- Consular ID Card
- Driver’s License

Date of Birth:
- Unexpired Passport
- Birth Certificate
- Consular ID Card
- Driver’s License

Street address:
- Utility Bill
- Army/Fleet Post Office Box Number

Identification number:
- ITIN (Individual Taxpayer Identification Number)
- Employer ID

Individuals who do not have a Social Security number, may be able to apply for an ITIN.

What is an ITIN and How Do I Get One?

ITINs are “individual taxpayer identification numbers.” The Internal Revenue Service (IRS) gives ITINs to people who need a taxpayer number but don’t have a Social Security number. ITINs are issued regardless of immigration status.

To get an ITIN fill out a XYZ form with the IRS. Call to verify that the bank will open a personal account with an ITIN and determine if any other documentation will be needed.

Related Resources in Mile High United Way’s 2-1-1 Database:

Comprehensive Immigration/Naturalization Services

Sources: Immigrant Law Group PC (http://www.ilgrp.com/can-i-open-up-a-bank-account/);

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